

## Fill in this information to identify the case:

Debtor 1 Richard Lester Miller

Debtor 2 Helen Rebecca Miller

(Spouse, if filing)

United States Bankruptcy Court for the: District of Maryland  
(State)Case number 17-16916-NVA

## Form 4100R

## Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

## Part 1: Mortgage Information

Name of creditor: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.

Court claim no. (if known):

5Last 4 digits of any number you use to identify the debtor's account: 7505Property Address: 115 N Main St

Number

Street

Union Bridge, MD 21791

City

State

Zip Code

## Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$

## Part 3: Postpetition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.The next postpetition payment from the debtor(s) is due on:     /    /      
MM/ DD /YYYY☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: 1/1/21 – 11/1/21 @ \$1,383.31 each(a) \$ 15,216.41b. Total fees, charges, expenses, escrow, and cost outstanding: Suspense+ (b) \$ -1,332.77c. **Total.** Add lines a and b.(c) \$ 13,883.64 \*

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

01/01/2021

MM/ DD /YYYY

\*Loan Mod completion pending

Debtor 1

Richard Lester Miller

Case Number (if known)

17-16916-NVA

First Name

Middle Name

Last Name

**Part 4:** Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5:** Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ Mark D. Meyer Date 12/07/2021  
Signature

Print: Mark D. Meyer, 15070  
First name Middle Name Last name  
Title Bankruptcy Attorney

Company ROSENBERG & ASSOCIATES, LLC

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 4340 East West Highway, Suite 600  
Number Street  
Bethesda, MD 20814  
City State Zip Code

Contact phone 301-907-8000 Email: bankruptcy@rosenberg-assoc.com

## BANKRUPTCY POST PETITION PAYMENT HISTORY

Name: Richard L. Miller

Date: 12/2/2021

Loan Number:

BK Case number: 17-16916

BK File Date: 5/18/2017

							Post Due Date	
							6/1/17	
Date	Transaction Type	Check No:	Amount Received	Monthly Payment Amount	Amount Applied	Applied to Date		Debtor Suspense
6/15/17	Post Petition Funds		\$1,490.22	\$1,490.22	\$1,490.22	6/1/2017	7/1/17	
7/17/17	Post Petition Funds		\$1,486.14	\$1,486.14	\$1,486.14	7/1/2017	8/1/17	
8/25/17	Post Petition Funds		\$1,490.22	\$1,486.14	\$1,486.14	8/1/2017	9/1/17	\$ 4.08
8/25/17	Adjustment							
9/22/17	Post Petition Funds		\$900.00					\$ 900.00
10/21/17	Post Petition Funds		\$1,486.14	\$1,486.14	\$1,486.14	9/1/2017	10/1/17	
11/17/17	Post Petition Funds		\$1,486.14	\$1,486.14	\$1,486.14	10/1/2017	11/1/17	
1/16/18	Post Petition Funds		\$1,486.14	\$1,486.14	\$1,486.14	11/1/2017	12/1/17	
3/14/18	Post Petition Funds		\$1,412.94	\$1,486.14	\$1,486.14	12/1/2017	1/1/18	(\$73.20)
4/17/18	Post Petition Funds		\$1,412.94	\$1,483.10	\$1,483.10	1/1/2018	2/1/18	(\$70.16)
4/17/18	Adjustment							
5/31/18	Post Petition Funds		\$1,412.94	\$1,483.10	\$183.10	2/1/2018	3/1/18	(\$70.16)
Loan Modification Adjustemt							9/1/18	(\$690.56)
9/15/18	Post Petition Funds		\$1,345.66	\$1,345.66	\$1,345.66	9/1/2018	10/1/18	
10/16/18	Post Petition Funds		\$1,345.66	\$1,345.66	\$1,345.66	10/1/2018	11/1/18	
11/16/18	Post Petition Funds		\$1,345.66	\$1,345.66	\$1,345.66	11/1/2018	12/1/18	
12/17/18	Post Petition Funds		\$1,345.66	\$1,345.66	\$1,345.66	12/1/2018	1/1/19	
1/15/19	Post Petition Funds		\$1,345.66	\$1,345.66	\$1,345.66	1/1/2019	2/1/19	
2/15/19	Post Petition Funds		\$1,364.79	\$1,364.79	\$1,364.79	2/1/2019	3/1/19	
3/15/19	Post Petition Funds		\$1,364.79	\$1,364.79	\$1,364.79	3/1/2019	4/1/19	
4/19/19	Post Petition Funds		\$1,364.79	\$1,364.79	\$1,364.79	4/1/2019	5/1/19	
5/17/19	Post Petition Funds		\$1,363.13	\$1,363.13	\$1,363.13	5/1/2019	6/1/19	
6/17/19	Post Petition Funds		\$1,363.13	\$1,363.13	\$1,363.13	6/1/2019	7/1/19	
7/16/19	Post Petition Funds		\$1,363.13	\$1,363.13	\$1,363.13	7/1/2019	8/1/19	
8/16/19	Post Petition Funds		\$1,363.13	\$1,363.13	\$1,363.13	8/1/2019	9/1/19	
9/19/19	Post Petition Funds		\$1,363.13	\$1,363.13	\$1,363.13	9/1/2019	10/1/19	
10/19/19	Post Petition Funds		\$1,378.60	\$1,378.60	\$1,378.60	10/9/1903	11/1/19	
12/4/19	Post Petition Funds		\$1,378.60	\$1,378.60	\$1,378.60	11/1/2019	12/1/19	
12/28/19	Post Petition Funds		\$1,378.60	\$1,378.60	\$1,378.60	12/1/2019	1/1/20	
2/7/20	Post Petition Funds		\$1,378.60	\$1,378.60	\$1,378.60	1/1/2020	2/1/20	
3/6/20	Post Petition Funds		\$1,378.60	\$1,378.60	\$1,378.60	2/1/2020	3/1/20	
4/4/20	Post Petition Funds		\$1,378.60	\$1,378.60	\$1,378.60	3/1/2020	4/1/20	
5/21/20	Post Petition Funds		\$1,378.80	\$1,378.60	\$1,378.60	4/1/2020	5/1/20	\$0.20
6/25/20	Post Petition Funds		\$1,378.40	\$1,378.60	\$1,378.60	5/1/2020	6/1/20	(\$0.20)
7/16/20	Post Petition Funds		\$1,378.60	\$1,378.60	\$1,378.60	6/1/2020	7/1/20	
8/5/20	Post Petition Funds		\$1,378.60	\$1,378.60	\$1,378.60	7/1/2020	8/1/20	
9/9/20	Post Petition Funds		\$1,378.60	\$1,378.60	\$1,378.60	8/1/2020	9/1/20	
10/8/20	Post Petition Funds		\$1,378.60	\$1,378.60	\$1,378.60	9/1/2020	10/1/20	
3/8/21	Post Petition Funds		\$1,000.00					\$1,000.00
5/15/21	Post Petition Funds		\$1,400.45	\$1,383.31	\$1,383.31	10/1/2020	11/1/20	\$17.14
6/15/21	Post Petition Funds		\$1,400.45	\$1,388.31	\$1,383.31	11/1/2020	12/1/20	\$17.14
7/15/21	Post Petition Funds		\$1,400.45	\$1,383.31	\$1,383.31	12/1/2020	1/1/21	\$17.14
7/19/21	Loan Mod Adjustment						1/1/21	(\$1,051.42)
11/16/21	Post Petition Funds		\$1,332.77				1/1/21	\$1,332.77

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
BALTIMORE

IN RE

HELEN REBECCA MILLER  
RICHARD LESTER MILLER

Debtor(s)

Chapter 13  
Case NO. 17-16916-NVA

ROCKET MORTGAGE, LLC F/K/A  
QUICKEN LOANS, LLC F/K/A QUICKEN  
LOANS INC.  
635 Woodward Ave.  
Detroit, MI 48226

Movant

v.

Helen Rebecca Miller  
115 N Main St  
Union Bridge, MD 21791

and

Richard Lester Miller  
115 N Main St  
Union Bridge, MD 21791-0000

Respondent(s)

Motion No.

**CERTIFICATE OF SERVICE**

I hereby certify that on the 7th day of December 2021, I reviewed the Court's CM/ECF system and it reports that an electronic copy of the Response to Notice of Final Cure will be served electronically by the Court's CM/ECF system on the following:

Gerard R. Vetter, Trustee  
Jobeth Rocky Bowers, Esquire

I hereby further certify that on 7th day of December 2021, a copy of the Response to Notice of Final Cure was also mailed first class mail, postage prepaid to:

Helen Rebecca Miller  
115 N Main St  
Union Bridge, MD 21791

Richard Lester Miller  
115 N Main St  
Union Bridge, MD 21791-0000

Respectfully Submitted,

/s/ Mark D. Meyer  
Mark D. Meyer, Esq. # 15070  
Rosenberg & Associates, LLC  
4340 East West Highway, Suite 600  
Bethesda, MD 20814  
301-907-8000